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PATENT  
Attorney Docket No. 90945-665391  
(007610US)

KILPATRICK TOWNSEND & STOCKTON LLP

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Michael J. Hafer, et al.

Application No.: 10/687,575

Filed: October 15, 2003

For: MONEY TRANSFER  
CONVENIENCE CARD, SYSTEMS  
AND METHODS

Confirmation No. 7753

Examiner: Lalita M. Hamilton

Technology Center/Art Unit: 3691

**AMENDMENT WITH RCE**

Mail Stop **RCE**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Commissioner:

In response to the Decision on Appeal mailed January 17, 2012, please enter the  
following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks** begin on page 17 of this paper.